

No. Retirement benefits are calculated on earnings during a lifetime of work under the Social Security system. For most current and future retirees, we will average your 35 highest years of earnings. If you have less than 35 years of earnings, we do average in years of zero earnings to bring the number of years to 35.

Your actual earnings are first adjusted or "indexed" to account for changes in average wages since the year the earnings were received. Then we calculate your average monthly indexed earnings during the 35 years in which you earned the most. We apply a formula to these earnings and arrive at your basic benefit, or "primary insurance amount" (PIA). This is the amount you would receive at your full retirement age, for most people, age 65.

However, beginning with people born in 1938 or later, that age will gradually increase until it reaches 67 for people born after 1959. For more information click [here](#)

As you can see from the above, the benefit computation is complex and there are no simple tables that we can present that will tell you how much you will receive. However, there are several ways you can determine an estimate of your retirement benefits:

1. Request a Social Security Statement. Make your request over the Internet and we will mail

you a detailed report of your lifetime earnings and an estimate of retirement, disability and dependent benefits:

2. Compute your own benefit with either our [Quick Calculator or Detailed Calculator](#) (ANY PIA program)

3. [How Your Retirement Benefit Is Figured](#) - a publication that walks you through the formula for computing your retirement benefit.

4. See examples of how benefits are computed by clicking [here](#)